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Risk Management Practices in Sharia Commercial Banks in the Financing Sector

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Abstract

To help the Indonesian economy face increasingly complex risks and problems, Sharia Commercial Banks are very important. Threats and difficulties faced by Sharia Commercial Banks both internally and externally. Risk is the possibility of something happening that may have a positive or negative impact on achieving organizational goals. However, work accidents often occur which result in a Sharia Commercial Bank experiencing losses. Of course, recognizing existing risks can prevent work accidents. For this reason, it is necessary to establish a good system that is comprehensive, planned and structured. This research focuses on how to attract investors to provide financing to Sharia Commercial Banks under the auspices of the OJK. This research uses secondary data collection methods in the context of qualitative descriptive research. In the context of Sharia Commercial Bank financing which is under the supervision of the OJK, the findings of this research provide a comprehensive understanding of relevant and efficient risk management techniques. These findings also provide useful direction for other banks in managing financing funds and fostering investor confidence. Furthermore, solving financing problems is carried out with the 3R idea, namely: rescheduling, reconditioning, restructuring.

Keywords: *Implementation, Risk Management, Financing*

INTRODUCTION

Sharia commercial banks in Indonesia have experienced a significant increase. Banks that operate based on sharia or sharia principles are known as sharia commercial banks. This idea comes from Islamic law which prohibits the use or acquisition of riba (interest). Banks are always associated with risk, including Sharia Commercial Banks, considering their main function as distributors of public funds. Activities at Sharia Commercial Banks include 2 things, including collecting funds and distributing funds. Both activities have their own risks. Although money distribution operations carry the risk of bad credit and market dangers, fundraising activities carry the risk of liquidity, operational and reputational problems. The biggest risk is credit risk, which is often called financing risk. This risk manifests as the client's inability to provide loans or repay debts. Just as every problem requires an approach, risk problems in Sharia Commercial Banks also require risk management. Banks can use various techniques to mitigate the risks they face (Pembiayaan et al., 2023). Implementing a risk-based business strategy to increase shareholder value relies heavily on the use of risk management in Islamic commercial banks. Providing financing has a direct impact on the risks that must be managed by Sharia Commercial Banks. There is a risk in providing financing when Sharia Commercial Banks transfer assets to debtors but do not pay on time.

Table 1. Number of Problematic Financing from 2020-2023 in Sharia Commercial Banks Under OJK

Year	NPF(%)	Nominal NPF
2020	3.13	Rp 7.713.000.000.000
2021	2.59	Rp 6.624.000.000.000
2022	2.35	Rp 7.576.000.000.000
2023	2.10	Rp 7.728.000.000.000

Source*:* (OJK, 2023)

Based on the table above, the number of non-performing financing will fluctuate from 2020 to 2023. The rise and fall in the percentage of Non Performing Financing (NPF) does not reflect the nominal Non Performing Financing. In 2020, financing problems experienced a percentage of 3.13 with a nominal value of IDR 7,713,000,000,000, then in 2021 problematic financing decreased to a percentage of 2.59 with a nominal value of IDR 6,624,000,000,000. This shows that banking performance is good and credit distribution by banks is also high. However, in 2022 problematic financing will again increase to a percentage of 2.35 with a nominal value of IDR 7,576,000,000,000, peaking at the highest increase in 2023, problematic financing will be at a percentage of 2.10 with a nominal value of IDR 7,728,000,000,000. This shows that the position of risk management is still not fully implemented in Sharia Commercial Banks. Implementing risk management is very necessary to minimize the increase in the value of Non-Performing Financing. The increase that occurred in 2021-2023 will have a negative impact on Sharia Commercial Banks under the auspices of the Financial Services Authority, apart from that it also has an impact on the level of customer trust in Sharia Commercial Banks because it shows high risk management in Sharia Commercial Banks for both investors and customers. This makes investors who want to invest their funds hesitate because of financing problems.

Funding is distributed in the form of funding to Sharia Commercial Banks. In accordance with Sharia Banking Law no. 10 of 1998, financing refers to the provision of funds and bills to third parties (customers) based on an agreement between the bank and that party. This agreement mandates the party receiving the funds to return the funds or bills within a certain period, in exchange for sharing the results (Ulpah, 2020). The financial performance of Sharia Commercial Banks can be influenced by the success or failure of financing. Net Present Funding is a metric used by Sharia Commercial Banks to determine whether funding is problematic or well funded. When all financing issuances are compared with all client financing, the result is the NPF ratio (Viviani et al., 2022). The degree of bank health decreases as the NPF value increases, because this indicates high funding problems in daily bank operations (Wardhana & Prasetiono, 2015). The higher risk management that exists in Sharia Commercial Banks also indicates that the bank has the potential to experience a decline in income. Because it will affect the trust of customers and investors. In implementing risk management, Sharia Commercial Banks must apply the precautionary principle. In this way, it is hoped that investor and consumer confidence in these banks will increase. In addition, implementing risk management can help Sharia Commercial Banks and investors make more money. There is previous research conducted by Fitri Yani (2023) regarding Risk Management Analysis of PT Tabarru Fund. This article from Prudential Life Insurance Binjai Branch discusses the risk management techniques and tactics used by this organization in handling tabarru money. According to this research, PT. Prudential Life Insurance Binjai Branch has managed risks effectively, starting with the identification, analysis and management of various dangers related to the latest funds (Yani & Lubis, 2023).

Another research by Rheza Pratama (2018) referring to the Case Study of Bank Muamalat & Bank Mandiri Syariah Commercial Ternate City Branch regarding the Implementation of Risk Management in Sharia Banking. Based on this research, managers and employees at Bank Muamalat and Bank Syariah Mandiri Ternate City Branch all have strong knowledge about risk and risk management. Therefore, it can be concluded that BSM and Muamalat managers and employees have implemented risk management techniques with complementary processes and stages starting from identification, analysis, risk assessment, to risk monitoring (Pratama, 2018). The aim of this research is to find out whether Sharia Commercial Banks under the auspices of the OJK have implemented risk management when providing financing.

Literatur Review

The behavior of stakeholders, both internal and external to the company, as well as cultural considerations and human behavior, must all be taken into account when managing risk. Risk is defined as the impact of uncertainty in achieving objectives, while management risk is defined as the result of planned actions intended to guide and control the company. Anything that hinders an organization's goals is considered a negative risk from a contemporary risk management perspective. Positive risks, on the other hand, are risks that can help a business achieve its goals. Identifying and controlling risks is the main goal of effective risk management. Maximizing sustainable added value is the goal (sustainable). Risk management is an ongoing activity that must be developed within the parameters of an organization's overall strategy and its implementation. Risk management must strive to address problems in accordance with the strategies used in the organization's past, current and future operations (Kresna Riady et al., 2023). The scientific study of risk management looks at how an association becomes an action in managing and planning various current issues by organizing various administrative techniques in a comprehensive and structured manner. Thus, risk, also known as vulnerability in financial foundations, is an important factor that needs to be considered in managing it (Resky et al., 2024). All Sharia Commercial Banks implement a risk avoidance strategy which includes tracking, monitoring and a series of actions aimed at reducing the impact of risk. Increasing the number of Sharia Commercial Bank shareholders will be greatly helped by the implementation of risk management. Risk management gives bank managers a broad picture of a bank's potential future losses and the knowledge they need to make wise decisions that will leverage foreign data. In general, financing refers to an agreement where the party receiving the financing agrees to provide funds in accordance with the terms of the agreement and return the funds either as a balance or as part of profits within a certain period of time. According to Law Number 10 of 1998, financing is the act of giving money or similar bills to a third party in accordance with a contract or agreement which mandates the recipient to repay the loan with interest or profit sharing after a predetermined period of time (Nunukan et al., 2019). Whether carried out individually or through organizations, financing is the provision of loans from one party to another to fund planned capital projects. In other words, loans are funds provided to support planned projects (Ilya, 2019).

RESEARCH METHOD

This research is qualitative and descriptive. To present a complete picture of the phenomenon under study, descriptive methods are used. Research that seeks to characterize current events, such as natural or man-made events, or that is used to evaluate or characterize the results of a subject is known as descriptive research; it is not intended to provide a broader interpretation (Rusandi & Muhammad Rusli, 2021). Many questions regarding health problems, including mortality and morbidity, have emerged, thus encouraging the development of descriptive research, especially those related to the scope, severity and significance of these problems. Meanwhile, qualitative methods look at more contextual and in-depth details. to ensure the quality of research procedures when researchers analyze the data collected. A qualitative approach helps present a complete picture of the phenomenon. In a scientific (experimental) environment, where the researcher acts as an instrument, qualitative research methods are based on philosophy. Data collection and qualitative analysis strategies emphasize meaning (Sugiyono, 2018). Using literature studies involves a number of tasks including organizing research sources, reading and note-taking, and collecting library data. The aim of a literature study is to provide a theoretical framework that will assist in resolving the problem being investigated. As a first step towards greater knowledge of the problem being researched using a scientific thinking framework, a hypothesis is derived. The object of this research is all Sharia Commercial Banks under the auspices of the Financial Services Authority. The choice of this object, because the majority of the Indonesian population is Muslim, of course in determining everything will take into account the elements contained therein, including entrusting funds. This is a very important thing, considering that Islam itself prohibits usury, whereas in conventional banks there are elements of usury. With this, Indonesian people, especially those who embrace Islam, will choose Sharia Commercial Banks for activities related to finance. However, in reality Sharia Commercial Banks have high levels of financing or Non-Performing Financing problems. Financing problems that exist in Sharia Commercial Banks under the auspices of the Financial Services Authority, if left unchecked, will have a negative impact, causing customer confidence to decline and even leading to bankruptcy.

Secondary data, or information obtained from papers published by Sharia Commercial Banks, was used in this research. Data collected from research volunteers indirectly is referred to as secondary data. Information obtained from online sources or scientific sources is exactly the same as what the author investigated. Secondary data can be defined as a data source that shares information with data collectors indirectly, through documents or other people (M. S. Sari & Zefri, 2019). The data source was obtained from the financial reports of Sharia Commercial Banks which went public at the Financial Services Authority (OJK). Population is a large category that includes items or individuals with certain characteristics and numbers selected by researchers for analysis and conclusions. So far, the sample is a part of the total population both in terms of size and composition. Therefore, residents must be able to describe themselves correctly so that they can be taken into consideration (Sugiyono, 2021). The population and sample of this research consists of Indonesian sharia banking institutions which are required to provide financial information to the Financial Services Authority (M. Sari et al., 2022).

RESEARCH RESULT AND DISCUSSION

OJK recommendations regarding the implementation of risk management for sharia commercial banks and units. The use of risk management in sharia commercial banks in Indonesia is known as "syariah business". Number 65/POJK.03/2016 is the only one. Apart from that, the idea of prudence in company management is also mandated in Law Number 21 of 2008 Article 35 concerning Sharia Banking and UUS. Article 38 paragraph 1 regulates that Islamic banks and the United States must adhere to the principles of risk management, customer recognition and protection. (Akbar. C et al., 2022) In order for the implementation of risk management to be implemented effectively in accordance with the vision, objectives and business strategy of Sharia Commercial Banks, an integrated risk management framework (RMF) is needed including risk management governance, risk management procedures and risk management technology. Strong governance is needed so that Sharia Commercial Banks can use the Risk Management framework consistently and effectively. In this case, the task of providing advice and recommendations to the Board of Directors as well as supervising the Bank's operations to ensure compliance with Sharia Principles lies with the Sharia Supervisory Board. The Sharia Supervisory Board, Directors and Board of Commissioners all carry out active supervision. The use of risk management will be optimized with strict supervision. Risk is the nature of business, because no one involved in the business knows whether the business will make a profit or a loss (Pembiayaan et al., 2023). In every financing there is a risk, in financing practice there are often problems in returning the financing or what could be called bad liabilities.

Types of Risk

Risk management for Sharia Commercial Banks at least includes the application of risk management in general, managing the application of risk based on risk type, and assessing the risk profile of ten risk categories (Otoritas Jasa Keuangan, 2023), namely 1) Credit Risk, this credit risk is a risk that arises due to the failure of customers to fulfill their obligations to Sharia Commercial Banks. Credit risk for sharia commercial banks includes product risk and risks related to cooperative financing. This risk arises because it is easier for banks to provide funds to their customers. There are ways to reduce credit risk, such as limiting the credit granting authority of each credit institution. To minimize losses in financing, techniques such as rating models such as individual financing, financing portfolio management, collateral, cash flow monitoring, restructuring management, and insurance (Hajar & Wirman, 2023); 2) Market risk, market risk is the risk caused by changes in banking instruments which include the sensitivity of interest rates on debt securities, equity, foreign exchange rates and commodity prices. To reduce market risk, banks can establish a sound and comprehensive market risk management process and information system, such as creating a conceptual framework to identify the underlying market risk or establishing a strong management information system to make it easy to control, monitor, report market risk levels and management performance senior (Eko Budi Satoto, Endang Fatmawati, Lien Maulina, Ahmad Firdaus, 2023); 3) Liquidity risk, liquidity risk arises because it is difficult to borrow money at a reasonable interest rate or sell assets at a reasonable price. This is very important for Sharia Commercial Banks because in both cases Sharia Commercial Banks do not allow giving interest-based loans and therefore take loans to overcome Liquidity problems are not an option for Islamic banks (Akbar, 2020); 4) Operational Risk, operational risk refers to the possibility of deviation from predetermined results due to malfunctioning of human resource systems, internal processes, or other external factors (Nurapiah, 2019). Infrastructure, processes and resources are factors that cause operational risks. To reduce this risk, risk management can be carried out by improving infrastructure, providing training to employees or improving the quality of work processes; 5) Legal risk, legal risk is a risk that arises due to weak legal or judicial aspects. These vulnerabilities are usually caused by a lack of supporting legal regulations or weaknesses in the contract, such as failure to comply with the legal requirements of the contract or incomplete binding of collateral. (Suharto, 2022). This risk aims to minimize the emergence of negative things from the juridical aspect, the absence or changes in statutory regulations, by making written regulations, applying strict sanctions, carrying out regular monitoring; 6) Reputation Risk, this risk can occur due to a decrease in the level of stakeholder trust, which is caused by negative perceptions of Sharia Commercial Banks. Negative publicity related to Sharia Commercial Banks also greatly influences stakeholder perceptions. The negative impact of publication will affect the level of profits of Sharia Commercial Banks. (Mutafarida, 2017). Reputational risks can arise due to administrative errors, rule violations, violations of the MUI DSN fatwa, financial scandals, lack of qualified resources, questionable integration, and poor banking performance. By continuing to apply sharia principles, reputation risks can be reduced; 7) Strategic Risk, this strategic risk arises because of inaccuracy in making decisions when facing uncertainty in the business environment. Strategic risks originate from Sharia Commercial Banks' lack of precision in determining strategy, management that has not been optimal and from internal and external factors of Sharia Commercial Banks. Incompatibility with the vision and mission of Sharia Commercial Banks is also a source of this risk. Strategic risks generally arise, among other things, because: the Bank determines a strategy that is not in line with the bank's vision and mission, the Sharia Commercial Bank does not complete the environmental analysis, the strategy plan is not appropriate (Fachryana, 2020). If Sharia Commercial Banks are not successful in implementing strategic risk management, this will result in massive fund withdrawals by third parties, after which there will be liquidity risks and even banruptcy; 8) Compliance Risk, dangers that can occur in Sharia Commercial Banks Dangerous developments caused by Sharia Commercial Banks' disregard for relevant legal provisions and sharia principles. Sharia Commercial Banks must comply with risk management policies in order to continue operating, and this differentiates them from traditional banks. To reduce and avoid danger, Islamic banks should prepare work units and establish clear policies and procedures (Fadillah et al., 2021); 9) Return Risk, if syirkah contracts such as mudharabah and musyarakah result in profit sharing (PLS), there is a risk called return risk in Islamic commercial banks. Islamic banks apply agreements such as mudaraba and musyarakah in this situation, where the parties share profits and losses (risks) equally. Therefore, Sharia Commercial Banks must manage risk properly (Rifai, 2020). This risk can be reduced by implementing strategies such as determining future profits, creating new innovations while still paying attention to sharia principles; 10) Invesment Risk, investment risk arises because Sharia Commercial Banks bear losses from customers' businesses who are provided with financing using profit sharing agreements. For this reason, Sharia Commercial Banks must minimize these risks by implementing good risk management, so that the role of Sharia Commercial Banks can be carried out appropriately and the reporting process is in accordance with the provisions of the financing provided (Oktavia, 2023).

Factors that Cause Financing Problems

In general, the definition of problematic financing is financing caused by the customer's failure to fulfill the installments and fulfill the requirements stated in the contract (Ahmad, 2023). Problematic financing is a risk of congestion in providing financing. For this reason, Sharia Commercial Banks need to monitor business developments with financing provided by customers, because profits from Sharia Commercial Banks come from whether or not customers fulfill their obligations smoothly. Therefore, if the business run by the customer does not experience success, the Sharia Commercial Bank will bear the risk of losing the financing that has been provided to the customer (Ahmad, 2023). No matter how carefully the banks examine every application for financing, there is always a risk of difficulties in financing or delays in payment. This is caused by several variables, some of which come from the banking industry, some of which come from the customers themselves. Financial problems can be caused by the following things 1) Lack of good faith from the debtor, without the debtor's will and sincerity, the debtor's ability to pay is meaningless. In fact, most of them delay paying their debts to the bank on the pretext of high interest rates. The large number of debtors in arrears certainly increases the NPF value of Sharia Commercial Banks. If the borrower does not fulfill his obligations in paying obligations, the Sharia Commercial Bank will certainly lose income. In the end, Sharia Commercial Banks will experience a reduction in dividends and profits; 2) Customers commit abuse (side streaming), this means that the customer does not use the financing provided by the Sharia Commercial Bank for activities that were agreed upon at the time of the financing agreement. This causes customers to be unable to repay the financing within the specified time period. Completion of side streaming by giving a call to the customer is then followed by negotiations between the Sharia Commercial Bank and the customer to make a statement letter stating that the customer guarantees that he will continue to pay his installments (Azmil Futihatul Rizqiyah, 2020); 3) Customer business experiences a decline, the business run by the customer experienced problems so that the turnover obtained was not as usual or could be said to have decreased. Because of this, customers cannot return the financing provided by Sharia Commercial Banks in accordance with the agreed agreements and commitments. Lack of business development causes turnover to decrease, apart from that there are also several factors that cause turnover, such as promotion not being optimal, poor business management, unstable economic conditions among customers; 4) Economic conditions, the NPF value is greatly influenced by economic conditions. These factors include inflation or general price increases that occur regularly, and fluctuations in the rupiah exchange rate.

Problems Due to Non Performing Financing

One interpretation is that Sharia Commercial Banks are having difficulty running their business. Sharia Commercial Banks lost capital as a result of this. Customers cannot return the financing they have received from Sharia Commercial Banks. Increasing the NPF value can cause various problems, such as 1) Liquidity, when Sharia Commercial Banks are unable to pay third parties, liquidity problems arise. Bank employees are referred to as third parties in this context. This means that banks will face the possibility of losing their workforce, and workers will also face the threat of losing their jobs; 2) Profitabilitas, due to customer problems, there are profitability issues that make debt collection impossible. This is caused by clients who run away or continuously avoid credit collection. This problem also often occurs in banks that have relatively high NPF. As a result, customers are unable to fulfill their commitments; 3) Solvency, solvency is an internal problem for banks in the form of reduced capital, making it difficult for banks to run their business.

How to Minimize Non Performing Financing

To minimize an increase in the NPF value, Sharia Commercial Banks need to apply the 5C principle in analyzing their credit which aims to protect creditors and provide supporting documentation. Sharia Commercial Banks need to carry out 5C checks, to identify customers who are truly ready to receive financing 1) Character The process of identifying a potential customer's personality, this can be revealed by holding a direct meeting, including lifestyle, family relationships, social status, and community spirit. In assessing personality, Sharia Commercial Banks must be able to assess customers personally, by communicating with customers to find out their character. Sharia Commercial Banks also really need to know whether customers have obligations to other banks or not (Hamonangan, 2020). The existence of this identification process can convince Sharia Commercial Banks that the character of the prospective debtor is truly trustworthy (Diksi Laksmiarti, 2022); 2) Capacity which clearly states the customer's ability to make additional payments according to the time period that has been determined and agreed upon, seen from how the customer manages the business to make a profit and looks at how much income the customer can generate (Hamonangan, 2020); 3) Capital, specifically examine the sources of capital used, including the amount of capital required to support the proposed business venture and the amount of own capital that will be raised; 4) Collateral, both tangible and intangible, provided by regulated clients are known as warranties. This guarantee should have a value that exceeds the financing amount. Having collateral for Sharia Commercial Bank financing is very important considering that Sharia Commercial Banks are intermediary institutions that receive trust to manage funds from customers. In this context, collateral represents the prudence of Sharia Commercial Banks in managing customer funds. (Riana & Sinaga, 2022); 5) Condition refers to the idea that banks will make efforts to determine whether or not prospective borrowers are financially stable. The goal is to simultaneously forecast the company's future possibilities by utilizing facts about our financial capabilities. Apart from that, the bank also raised the possibility that prospective customers would not be able to fulfill their financial commitments (Luh et al., 2023).

How to Resolve Non Performing financing

To minimize losses at Sharia Commercial Banks, there needs to be a risk management strategy. Risk Management Strategy in financing is a key element that is very important in maintaining the sustainability and success of Sharia Commercial Banks. The risk management strategy is carried out by carrying out careful planning, monitoring, evaluation and improvement with the hope that this strategy will have a good impact on Sharia Commercial Banks. Repairs can be carried out with 3R if financing problems occur. The 3Rs include 1) Rescheduling, changes to the schedule or time period in handling problematic financing by changing the agreement and including a repayment schedule. Rescheduling is the first activity of a sharia commercial bank to save credit given to debtors. Rescheduling is carried out with the aim of saving the financing of debtors, customers who are unable to fulfill their obligations in paying the scheduled principal installments of financing, so rescheduling of financing repayment is carried out. It is necessary to rescue problematic financing through rescheduling, namely financing that is in the substandard, doubtful and non-performing categories. This is seen based on the customer's ability to pay installments, business development and customer performance (Adam et al., 2020). However, if the warning and rescheduling are not successful and the customer still does not have good faith, then the problematic financing will be resolved through legal channels; 2) Reconditioning, restructuring customer contracts with Sharia Commercial Banks in an effort to help them fulfill their responsibilities, thereby saving funding problems. In an effort to alleviate financial difficulties, efforts are directed at changing the payment schedule requirements and installment amounts as specified in DSN-MUI/46/II/2005. If a customer experiences a decrease in their ability to fulfill their obligations, changes can be made to the installment amount or bill discount; The amount of the discount depends on sharia financial policies and institutions. Regarding discounts, it is prohibited to make agreements in contracts, change payment terms to ease the burden on customers, and offer discounts as long as they do not increase the amount of obligations that must be communicated to sharia commercial banks. For example, a client who was initially given a 4 year term was then given a 5 year extension after restructuring; 3) Restructuring, in response to its clients, Sharia Commercial Bank has increased capital, taking into account their need for greater funds and the survival of the companies it supports. Adding money to bank financing facilities, changing financing contracts, and changing financing to medium-term sharia securities are some examples of such restructuring steps. Bank Indonesia Circular Letter Number 0/34/DPbs concerning Financing Restructuring for Sharia Commercial Banks and Sharia Business Units, as well as Regulation Number 13/09/PBI/2011 concerning Financing Restructuring for Sharia Commercial Banks and Sharia Business Units, regulates this restructuring activity. Restructuring is implemented when the client's business is expected to perform well and, of course, when the customer intends to meet its financial commitments. After reorganizing, Sharia Commercial Banks must closely monitor their customers, take appropriate precautions when new potential problems arise, and provide prompt advice on how to improve their financial condition (Amalia & Adinugraha, 2021).

CONCLUSION

From the description above, it can be concluded that Sharia Commercial Banks function as a liaison for public funds and then hand over these funds back to people who need them in the form of financing, which is why Sharia Commercial Banks must be careful in managing and handing over this financing so that it does not go to irresponsible customers. answer. Sharia Commercial Banks must also establish a good system to increase customer trust and minimize financing problems. Sound financing is an important aspect of Sharia Commercial Banks. This affects halal investment and produces profits as expected. A healthy financing process will have a positive impact on the health of Sharia Commercial Banks and also on the performance of Sharia Commercial Banks. However, from this research, the value of Non-Performing Financing or financing problems in Sharia Commercial Banks is still high, which indicates that the higher the value of Non-Performing Financing, the higher the failure rate of a Sharia Commercial Bank, if it is not handled well and quickly, it will cause Customer and public confidence decreases, which ends in the withdrawal of some or all of the funds in Sharia Commercial Banks. For this reason, it is necessary to implement risk management in Sharia Commercial Banks. Furthermore, Sharia Commercial Banks must identify factors that cause problematic financing, problems that arise due to high levels of Non-Performing Financing, identify customers and resolve financing problems if they occur.

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